

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1-47. (Canceled)

48. (Currently amended) A computer implemented method of transferring funds from one online account to another, the method comprising the steps of:

receiving a transfer request from a first user, the transfer request including an amount of funds for transfer from a first online account associated with the first user and identification information for a recipient of the funds, the identification information including an electronic message address for the recipient;

automatically sending an electronic message to the recipient using the electronic message address, the electronic message indicating that funds are ready for transfer to the recipient;

receiving a response from the recipient accepting or rejecting the transfer of funds;

transferring said amount of funds from the first online account to a second online account associated with the recipient if the response indicates acceptance;

receiving credit card account information from the recipient;

establishing a connection with a server associated with the credit card account;

[[and]]

transferring funds from the second online account to the credit card account in response to a withdrawal request received from the recipient; and

providing the first user with an option of two or more affiliate banks for conducting settlement of the fund transfer from the first online account to the second online account.

49. (previously presented) The method of claim 48, wherein the electronic message address is an e-mail address, and wherein the electronic message is an e-mail message.

1 50. (previously presented) The method of claim 48, wherein the electronic
2 message address includes a user ID associated with the recipient, and wherein the step of
3 automatically sending an electronic message includes initiating an instant message session with
4 the recipient based on the user ID.

1 51. (Currently amended) The method of claim 48, wherein the response
2 includes a request by the recipient to open an account, and wherein the method further includes
3 the step of opening the second online account for the recipient.

1 52. (Currently amended) The method of claim 48, wherein the response from
2 the recipient includes information identifying the second online account.

1 53. (previously presented) The method of claim 48, wherein the transfer
2 request further includes a request for identity confirmation, and wherein the response from the
3 recipient includes identity information responsive to the request for identity confirmation, the
4 method further including the steps of:
5 automatically sending the identity information to the first user; and
6 receiving from the first user an acceptance or a rejection of the identity
7 information;
8 wherein funds are transferred only if an acceptance is received from the first user.

1 54. (previously presented) The method of claim 53, wherein the request for
2 identity confirmation includes a query, and wherein the identity information from the recipient
3 includes an answer to the query.

1 55. (previously presented) The method of claim 48, wherein the method is
2 implemented in a host server, and wherein the electronic message includes a URL link to the
3 host server.

1 56. (new) The method of claim 48, further comprising conducting settlement
2 for the first online account using one of said affiliate banks selected by the first user.